

June 2015

istock
by Getty Images™

PENSION news

Pearl Group Staff Pension Scheme

INSIDE: • Your group updates **pages 3-9** • A few more for the album **page 10**

Hello...

I'd like to take this opportunity to introduce myself. As some of you are aware, I'm very new in post, so welcome to my first edition.

Firstly, I'd like to thank all the Honourable Secretaries and Pensioner association contacts for their kind messages. I look forward to hearing about what everyone gets up to!

So, what about me! I have been working in local government in various roles for the past 14 years so this is a welcome change. I'm married and will have celebrated my 25th Wedding Anniversary by the time you all read this. My three sons are adults now but have not yet flown the nest, and just to fill my house up completely I also have a dog and a cat.

Supplying a photo was a challenge as I'm usually the one behind the camera. The photo I chose is my most recent and was taken just before I started my 'poppy picking' shift at the Tower of London in November (I wasn't as clean after as it was rather muddy!) I had volunteered to plant the poppies at the Tower but due to a high response I was asked if I would consider picking them, and I gladly volunteered. Both of my Grandfathers fought in WW1 and I was fortunate enough to have them both survive. It was a very special day and one that I will never forget.



I hope that you all enjoy this edition of Pension News. Please keep sending your valuable contributions, along with any comments or suggestions for future editions, to:

**The Editor, Pearl Pension News,
First Actuarial LLP, First House,
Minerva Business Park, Lynch Wood,
Peterborough PE2 6FT.**

I hope you all have a great summer and I look forward to hearing from you.

Best wishes

**Wendy Ludman
Editor**

AMP talk up a storm

Where can you find 53 pensioners chatting for three hours incessantly?

Well, you may try the Croydon Bowling Club on Monday 27 April, when the annual AMP Reunion Lunch was held. Faultlessly arranged by Sue Graham, as usual. (Well she was the boss man's secretary so we are used to doing what she tells us!)

AMP House Croydon finally shut its doors on 30 June 1995, and that is 20 years ago. Thus to see 53 animated pensioners dedicated to 'thrashing the pension fund' was a joy to behold - and the food was good too!



NPI clock up 613 years' service!

As usual, the Christmas Lunch was well attended and enjoyed with about 80 attendees. These comprised genuine pensioners, spouses (or is it spice?) and some Friends of NPI pensioners; these are various people who have joined our outings over the years.

Roger Lewry did a census of the actual pensioners to see just how many years we had given to NPI between us. There were 23 pensioners who had worked a total of 613 years: that's getting on for 27 years each. It would have been more but some of the ladies had taken time off to have families.

For the future, Stan has said that Geoff, our driver, has not given up his licence yet and so there is the possibility of another trip later in the year. If anybody who isn't on Stan's email list is interested, let me know and I'll pass the information to him.

Paul Marsh

PCOPA reunion

The Pearl Chief Office Pensioners' Association held its 50th Annual General Meeting at the Victory Services Club in London on 12 May.



Chairman Colin Jeffryes referred us all back to that first meeting in 1965. This had been initiated by Joan Lawrence and held under the wing of the Pearl Office Guild. The first AGM was held on 27 October at 252 High Holborn and an Association was formed for an experimental period of one year, to start on 1 January 1966. The new committee included Florrie Lee and Gresham Sutton and the subscription

was 5 shillings. The experiment was, of course, a great success and within a few years, prompted by our current President Eric Voller, PCOPA members were meeting twice a year to include a strictly social event.

Even though it is now some 26 years since Pearl left 252 and we have sadly lost 20 of our colleagues in 2014/15, a recent membership increase confirms that there are still ex Holborn pensioners out there who could take up membership. It is never too late to join and this will be important for our continued survival in coming years, as many older members are now unable to attend our twice-yearly meetings.

Colin Jeffryes and Ken McAleer were re-elected as Chairman and Secretary. Jim Rowden was returned as Treasurer. The Committee members elected were David Maggs (Vice Chair), Brian Bates,

Roger Jeary and Neil Hoffmann. Pam Holland reluctantly stood down this year, as her husband has been seriously ill. She has been a great asset during her time on the committee and we hope that she may be able to return to us in the near future. Margaret Dunster agreed to continue as our over 80s birthday card Secretary, and Bill Bower and Keith Cannon were elected as Accounts Examiners.

One of the reasons for our membership surge is the special function we have arranged to mark this 50th Anniversary. This will be held on Saturday 17 October 2015 at 252 High Holborn, now the



five-star Rosewood London Hotel. The response has been magnificent, with 285 promised to date. As I write, there are only half a dozen spaces left and then the 'House full' sign will go up. I can supply details if you write to the address shown on the back page. However, we must have all monies in by 1 September 2015 at the latest.

We were again able to renegotiate the special overnight room price concessions for this luxury hotel for 2015, and these, subject to availability, are now £230 plus VAT per room per night at weekends, including breakfast and £250 plus VAT during the week. Early booking and a flexible approach as far as dates are concerned is recommended. This is a discount of 50%, which underlines how this hotel group has moved our beloved 252 even further upmarket. These discounts are



not available during Wimbledon tennis (29 June-12 July) nor the Rugby World Cup 2015 (16 October-1 November)

Chris Munro gave an update on the Pension Scheme and in particular the way in which the Trustee's communications are to be improved within the Your Pension Matters newsletter. He hoped this would be well received by members. The meeting was saddened to hear of the untimely death of Pension News editor Lynne Coniff who has been of tremendous help to PCOPA and Pearl pensioners over many years. We welcomed Wendy Ludman as Lynne's successor and wish her well.

These are difficult times for all and I reminded the meeting that there are a number of Pearl/Insurance Industry Trust funds available to help our pensioners with financial problems. I can provide details, in confidence, if you write to me. We are also happy to act as a conduit to put old friends back in touch with each other.

The formal business dealt with, the room buzzed with conversations, gossip and Pearl reminiscences whilst the buffet was consumed and the raffle drawn. However, it is only a few months now until our big day in High Holborn when we can have a last look around a building where many of us started our working lives and then found our marriage partners. The nostalgia will be in overdrive!

Ken McAleer

2015 London Life pensioner reunion

The annual pensioner reunion was held on Monday 18 May 2015, for the fourth time at Holland House Hotel and Spa in central Bristol. The event was attended by 33 pensioners from all over the country, including Grace Walker from Scotland and Fred Riordan from Spain. The venue used to be Phoenix's offices in Bristol and a number of those present had worked in the building! We were very appropriately in the Phoenix Suite!

It was particularly pleasing to see quite a number of pensioners who were attending for the first time – Roger and Elaine Evers, Gillian Browness, Chris Frew and Grace Walker. The full list of those attending were Dave Bing, Gillian & Steve Browness, Alan Burgess, Les Cooper, David Dixon, Mike Earle, Roger Ellis, Chris Essex, Elaine & Roger Evers, Chris Frew, Nick Greenwood, Graham Horrocks, Leonie Jones, Kathleen Matthews, Malcolm M'Clelland, Peter Osborne, JJ O'Sullivan, Colin Palmer, Annie Paul (nee Bark), Ann Pearson, John Pockett (father of the house at the age of 86), Fred Riordan, Carol Rowe, Steve Seeley, Dave Treleaven, Mike Wadsworth, Richard Wales, Grace Walker, Polly Watts, Nick Wheeler and Brian Wilson.

At the end of a very enjoyable three-course meal and wine, Chris Essex read out the names of all pensioners who had died during the last year, including two in the last month. He also read out lots of messages from those unable to attend and gave a brief update on events that have affected London Life/Phoenix Group over the last year.



As is customary, the next pensioner reunion will be held in London in 2016, before returning to Bristol in 2017. Due to the closure of Porters, a new venue will be needed in London next year. If anyone has not yet got in touch with Chris about attending future events, then please ring him on **01225 873878** or contact him by e-mail on **essexes@aol.com**.

In the meantime, a group of ex staff meet regularly at the Ostrich in Bristol on a Friday lunchtime and details can always be found on the website at **www.exlondonlife.com**.



Pictured on the left (slightly worse for wear at the end of the lunch!) are, from left to right: Alan Burgess, Malcolm M'Clelland, Chris Essex, Dave Bing, Dave Dixon, Fred Riordan, Carol Rowe, Roger Ellis, Dave Treleaven, Pete Osborne, Graham Horrocks, Nick Greenwood, John Pockett, Richard Wales, Leonie Jones, Steve and Gillian Browness, Nick Wheeler, Polly Watts, Chris Frew, Mike Earle, Elaine Evers, Mike Wadsworth, Roger Evers, Brian Wilson, Grace Walker, Colin Palmer, Steve Seeley, Anne Bark, JJ O'Sullivan, Ann Pearson.

Another busy year for Peterborough Club

The winter season for the club is much more focussed on the monthly meetings at the Alwalton Village Hall and the variety of speakers entertaining the assembled company.

Before 2014 ended, the club held its traditional Christmas party with a plentiful supply of buffet food and mince pies and the entertaining display of photographs and captions reflecting on the year just passed.

The January meeting starts the New Year on a serious note with the holding of the AGM, at which the existing committee was re-elected en bloc, but the chairman did warn members that new people must step forward to help run the club. This year was notable for the retirement of Bob Vajda, not only the treasurer for 16 years but also the club's auditor for a further eight years. Chairman David West expressed the sincere

thanks of the club for the service Bob had given, and at the February meeting the formal process of electing Bob's replacement occurred with the appointment of Paul Watling.

Club membership has fallen slightly to 245, including some 40 country members, but the attendance at each monthly meeting has remained consistent with around 60 people turning up for each gathering.

February is the time for holding the club's most popular social gathering with 80 members feasting on the carvery supplied by the Greetham Valley Hotel and Golf Club. The day was blessed with glorious sunshine that brought out the daffodils, enhancing the scenery from the dining room. President Tom Dougall continued to maintain his high standard of after-dinner speaking with his amusing presentation, and special thanks was given by the chairman to all the ladies

who have helped provide the refreshments to members at the monthly meetings.

The speakers for each of the meetings have ranged over a wide variety of topics, from a retired headteacher reflecting on the current state of education, a fascinating talk about the history of Dovecotes and a musical photographic presentation of both local and international landscapes.

Each month our Welfare Secretary, Colin Leary, brings news of the wellbeing or otherwise of club members and this is much appreciated by those he contacts.

The summer season of outings and visits is already under way with a day in London at the Imperial War Museum and a day in Oxford successfully completed. By the time you read this, we'll also have spent a day enjoying the entertainments show at Wicksteed Park (early June).



Pictured above on a recent monthly walk in the Cambridgeshire countryside are, from left to right:

Dave Duckmanton, Mike Field, Peter Beuken, Carole Moon, David Turner, Mike Hall, Terry Moon, Harry Casbolt, Pauline McDermott, Christine Leary, Tony King and Pat Coombs.

The club continues to meet on the second Thursday of each month at the Alwalton Village Hall at 2.30pm, in addition to which there are the monthly walks, the weekly Snooker games and the monthly gatherings of the Music Society.

Future trips:

29 June
to Lancaster for a four-day trip which sold out very quickly when announced.

15 July
to Kenwood House and Hampstead Heath.

2 September
to the new M & S experience tour in Leeds.

In addition, a trip to Normandy in September 2016 is already being planned.

Further details on all the trips can be obtained from Terry Moon on 01733 265382 or Email terry.moon19@hotmail.com

A few more for the album

I received the following pictures from John Clifford, who thought they might be of interest to some of his fellow Pearl pensioners. Photographs such as these are much appreciated so please do consider sending any you may have for future issues.

Editor

I thought readers may be interested to see that the Pearl name remains firmly in place on this building in Chippenham, Wiltshire, despite the Pearl office closing around 30 years ago.



This is Bert Whitcombe's retirement as a District Agent, Fishponds Branch (Bristol) in 1962. Divisional Manager Mr French is presenting his long service certificate and just behind him is District Manager H. Maine. I am on the extreme left, 26 years old in this photo. Many have passed to the happy hunting grounds but I'm still in touch with two agents in this picture and several others who joined in later years. Can this really be 53 years ago?!

X Division needs you!

You know how when old soldiers gather together they naturally fall into reminiscing about times they shared together under arms, re-living a battle or remembering the privations of life on active service? Well, the X-Division Pensioners' Association would like to offer a similar opportunity to anyone who ever worked within the enlarged X-Division.

The offer is aimed at those colleagues who either didn't technically retire from Pearl because they were too young at the time they left the Company and probably went on to pastures greener, or those who did retire from Pearl but have never taken the opportunity to renew old acquaintances within the sociability of a Pensioners' Association lunch.

If you have ever wondered what some of your old associates are doing these days and would appreciate the opportunity for an update over a pint and a platter, you could be sure of a warm welcome at our lunches. Alternatively, even if you think you might not know anyone but fancy having a day out, combining a bit of retail therapy with exploring Northampton's places of interest in the morning and then joining us for lunch, we would be equally pleased to see you. Spouses or partners accompanying an ex-X employee are also welcome.

We meet only twice a year – April and Christmas – at a Toby Inn carvery in Northampton. The location is very accessible from all routes, on the A45 dual carriageway, three quarters of a mile from Junction 15 of the M1 – and the venue has ample free parking space.

Currently we average around 35 members attending our Spring lunch and usually

slightly more at our Christmas festive board. Unfortunately, with the demise of our old employer we no longer get any new pensioners joining our happy throng to replace those at the other end of the spectrum who are no longer able to attend. It is for that reason we have decided to widen our eligibility for membership on the basis of 'the more the merrier', and no age limits.

If you think you might enjoy sharing our company, please let me know your name, address, telephone contact number and/or email address and I will send you a detailed invitation a month before our next lunch date.

Ray Williams

**Secretary
X-Division Pearl Pensioners' Association**

**3 Aston Rise, Duston, Northampton NN5 6XQ
Telephone: 01604 754139
Email: iamnow@madasafish.com**

Awakening memories

My wife and I were reading the latest Pearl Pension News, and it brought back a lot of memories for us. I started work at the Pearl Office at 252 High Holborn in August 1949, in the Actuarial Department, with the intention of taking the actuarial exams. My wife started in 1952 in the Policy Department, eventually ending up in the Actuarial Department.

We were delighted to see pictures in the Pension News of Don Matthews and Roger Jeffryes who were both in the Actuarial Department during our time there. We were also very saddened to see in the obituaries the name Wally Butler (Keyworth, Nottingham). His wife Daphne (nee Day) was also in the Actuarial Department then and she was our bridesmaid when Beryl and I married in 1957.

My wife always laments that, while I am a Pearl pensioner, she is not, even though she worked there for six years, leaving in December



to await the birth of our first child. There was no maternity leave in those days - and even if there was, by the time our child was five months old, I was transferred to Canada as Actuary for Canada.

We try to travel to England most years but we decided not to come in 2015, so were disappointed to see that you're holding a lunch at the new hotel at 252 High Holborn, especially as October 17th is my birthday. We had dinner at the previous hotel at that site a few years ago and were glad to see that the marble staircase was still there (even though it was covered with a carpet) and the revolving doors had not changed. Hopefully the new owners have kept these features. If Don and Roger are at the lunch, please give them our very best wishes.

Paul Clayson

A taxing issue



Introducing the 0% savings rate

This new savings rate replaces the 10% rate put in place in the tax year 2008/09. This means that anyone who receives savings interest and whose earned income from employment, pensions, self-employment and property is below their personal allowance **plus** £5,000 (so for the current tax year, a total of £15,600 for those born after 6 April 1938, and £15,660 for those born before) will be eligible to pay 0% interest on the element of the savings income which takes them up to £15,600.

Last year, the savings rate of 10% applied to the much lower figure of £2,880, but total income (including savings) had to be below or within £2,880 of the personal allowance.

New rules for form R85

If you qualify for tax-free interest on your savings, you must notify your bank or building society by completing and signing form R85.

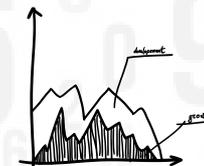
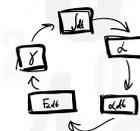
The rules for completing an R85 form have changed. From 6 April 2015, you can sign the form if your earned income plus your savings income is below the amount of your personal allowance plus £5,000 – even if you pay tax on your earned income. Previously, it wasn't possible to complete an R85 if your total income was more than your personal allowance.

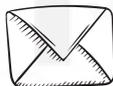
Marriage Allowance

The new Marriage Allowance permits individuals to transfer up to £1,060 of their own personal income tax allowance to their spouse or civil partner, in order to reduce the amount of income on which the receiving spouse/civil partner must pay tax. Worth up to £212 in the 2015/16 tax year, the transferable amount will rise in line with the personal allowance so that it remains at 10% of this figure each year.

Open to basic rate (20%) taxpayers born on or after 6 April 1935, the allowance legislates for a tax reduction similar to that of the existing Married Couples' Allowance, which is restricted to couples where at least one person was born before 6 April 1935.

The process for opting in for the transfer hasn't yet been set up, but you can register your interest by visiting www.gov.uk/marriage-allowance. If you qualify, you will be sent an email telling you when you can claim, and any transferred allowance will be backdated to the start of the 2015/16 tax year, when the allowance came into effect.





Is your tax code correct?

Your tax code is determined by Her Majesty's Revenue and Customs (HMRC) and is used to calculate how much tax you must pay each year on your income. In some circumstances, the system which works out your tax code may make incorrect assumptions or there could be an error in the calculation so it's important to check your code each year to avoid overpayment or underpayment of tax. In particular, a change in your circumstances such as initiating your claim for State pension or having recently retired may lead to a mistake, or factors which make your income more complex, for example receiving more than one private pension, may lead to the system not taking full consideration of your income.

You can find information on how your tax code is calculated at www.gov.uk/tax-codes. If you are unsure your code is correct, you should contact **HMRC** directly on **0300 200 3300** (Mon-Fri 8am-8pm, Saturdays 8am to 4pm – calls cost up to 9p per minute with most landline providers). Please note that the Scheme is unable to deal with queries on tax codes.



Where to go for help

The charity Tax Volunteers provides a free advice service to older people on incomes below £20,000 per year. Known as 'Tax Help for Older People', the service is provided by tax experts who can be contacted by telephone or in writing using these details below:

Helpline: 0845 601 3321

Address: Unit 10 Pineapple Business Park, Salway Ash, Bridport, Dorset DT6 5DB.

Alternatively, the Citizens Advice Bureau may be able to provide assistance. You can find contact details for your nearest branch in your local area telephone directory, or visit www.citizensadvice.org.uk.



www.





RETIREMENTS

Best wishes to those members who have recently retired from the Pearl Group Staff Pension Scheme.

PEARL			
Mr A Alldritt	Willenhall	Mrs CA Davidson	Northumberland
Mr TR Axford	Newport, Isle Of Wight	Mr K Davies	Gwynedd
Mrs VA Barclay	Dumfries	Mr D Diack	Aberdeen
Mr P Barnacle	Leicester	Mr RJE Dickens	London
Mrs GM Bristow	Maidstone	Mr E Dorling	Peterborough
Mrs LJ Brown	Romford	Mrs A Dranfield	Stockport
Mrs M Brownlees	Antrim	Mr P Durnal	Aylesbury
Mr AG Buckle	Gillingham	Mr PL Evans	Eastbourne
Mr I Buckley	Cumbria	Mrs ME Evans	Gwynedd
Mr PW Burt	Sevenoaks	Mrs DP Exley	Essex
Mr SJ Bustin	Nottingham	Mr AF Fellingham	Charmouth
Mr NJA Catt	Peterborough	Mrs L Ferris	Dunfermline
Ms C Clark	West Glamorgan	Mr J Fisher	Harrow
Mr SG Cleaver	Ramsgate	Mrs K Forster	Cleveland
Mr JTH Cottam	North Lincolnshire	Mr PC Guy	Paignton
Mr R Coudray	Peterborough	Mr SJ Halfhide	Surrey
		Mr RG Halliday	Shipley

Mrs BE Harding	York	Mr J Simpson	Kilbirnie
Mr K Harley	Morpeth	Mrs MT Sismore	Peterborough
Mr AG Hawley	Harlow	Mr R Smith	Hereford
Mr AP Hillsdon	Devon	Mr DR Stephenson	Wetherby
Mrs SV Horton	Weston Super Mare	Mr J Stephenson	Darlington
Mr H S Howard	Hartlepool	Mrs C Street	Maidstone
Mr RA Howell	Bristol	Mrs TM Tovey	Bexleyheath
Mr DP Lewis	Longfield	Mrs S Vickers	Sheffield
Mr AW Lindley	Nottingham	Mr RJ Watson	Powys
Mrs L Macinnes	Surrey	Mr R Watters	Edinburgh
Mr D Miele	Bury	Mr AT Weldon	Cowes
Mr PE Nicholson	Lancashire	Mr D Wharton	Newcastle Upon Tyne
Mr W O'brien	Peterborough	Mr SM White	Norwich
Mr JR O'brien	Nottingham	Mrs MJ Wicks	Whittlesey
Mrs A Pathak	Peterborough	Mrs A Williams	Launceston
Mr SCH Payne	Dorchester	Mr WJ Williams	Kendal
Mr DR Potter	Skegness	Mrs JS Willis	Upton Grey, Nr Basingstoke
Mrs FM Ravening	Oundle	Mr PS Witchard	France
Mrs J Rowland	Bourne	Mrs LL Young	Peterborough
Mrs L Shepherd	Sunderland		

LONDON LIFE

Ms MR Anthony
 Miss VS Bailes
 Mr KM Buoy
 Miss HF Clarke
 Mr RL Comber
 Mrs CW Davey
 Mrs B Harry
 Mr C Logan
 Mr VJ Martindale
 Mrs LJ Pyne
 Mrs ARL Trivett
 Mr KA Wheeler

Dursley
 Chester
 Bristol
 Milford On Sea
 Mortimer
 Bristol
 West Indies
 Alderbury
 Gloucester
 Bristol
 Bromley
 Frome

NPI

Mrs J Austen
 Mr CD Batchelor
 Mrs PJ Evans
 Mr PG Fearnhead
 Mrs R Jones
 Mrs M A Killick
 Miss ES Mclean
 Mr GH Myers
 Mr P Sherington
 Mrs BE Terry
 Mrs ME Townsend

Crowborough
 Tunbridge Wells
 Epping
 Kingston-upon-thames
 Whitchurch
 Tunbridge Wells
 Edinburgh
 Sale
 Shrute, C.Mayo
 Tonbridge
 Kilkenny

In addition to those listed above, there have been 52 early retirements from Pearl and 2 from NPI.



OBITUARIES

We regret to announce the death of the following Pearl Group pensioners.

PEARL			
Name	Address	Age	
Mr VG Cook	Lancing, West Sussex	85	Mr G Barnes Glasgow 76
Mr FD Mills	Surrey	76	Mrs IM Barrow Berkshire 99
Mr FJ Adams	Christchurch, Dorset	87	Mrs H Beaney Hants 63
Mrs MW Alexander	Glasgow	93	Mr GJ Bennett Coventry 89
Mr TH Allsopp	Eastleigh	78	Mr D Bird Walsall, West Midlands 79
Mr AT Ambrose	Devon	84	Mrs JS Bissell Peterborough 89
Mrs M Anderson	Cornwall	79	Mrs JV Bowen Fontmell Magna, Dorset 91
Mrs GA Andrews	Herts	70	Mrs M Bradford Lynchwood, Peterborough 97
Mrs S Andrews	Eaton Bray, Beds	84	Mr SF Brigden Dartford, Kent 94
Mr WG Anstee	Ton Kenfig, Bridgend	98	Mr VT Bristow Essex 89
Mr MJ Ashdown	Chipstead Village, Surrey	64	Mr D Broad Crewe 72
Mr BM Baker	Alton, Hants	88	Mrs FA Burford Surrey 94
Mrs M Baker	Brandon, Coventry	70	Mr C Chapman Essex 61
Mrs J Barker	Luton, Beds	86	Mrs SF Chatterton Epsom, Surrey 90
			Mr GDE Chudleigh Rochford 92
			Mrs T Clarkin Dumfries 77

Mrs PM Cockshoot	Kettering	88	Mrs JE Gomez	Deal, Kent	88
Mrs V Cook	Richmond, North Yorkshire	94	Mr W Goodison	Doncaster, S. Yorks	88
Mr MA Copping	Norwich	64	Mr N Gordon	Essex	87
Mr NL Crombie	Lothian	78	Mr TR Gray	Bathgate, West Lothian	63
Mrs E Davidson	Fife	91	Mr TW Grigg	Belfast	88
Mrs E Dawson	Morpeth, Northumberland	84	Mrs R Hallett	Steyning, West Sussex	90
Mrs H Day	Middx	92	Mr DA Harvey	Nailsea	71
Mr G Dickie	Ayrshire	90	Mrs ME Harvey	Yeovil, Somerset	91
Mrs JK Douglas	London	82	Mrs KM Hindley	Stourport On Severn, Worcestershire	77
Mr GH Duckworth	Horstead, Norfolk	93	Mrs E Hotson	South Humberside	99
Mr JL Dunlop	Kilmarnock, Ayrshire	89	Mr J Howat	Dumfries	68
Mrs J Dunn	Glasgow	82	Mrs PG Hutchings	Devon	86
Mr NJ Eakins	Craigavon, Co Armagh, N.I.	86	Mr WC Jacklin	Spalding, Lincs	75
Mrs J Edwards	Lyme Regis, Dorset	96	Mr CF Jackson	Kent	73
Mr J Finlay	Antrim	71	Mr HC Jeffery	Fife	94
Mrs Y Flintham	Market Rasen, Lincolnshire	94	Mrs M Johnson	Peterborough	64
Mrs N Fox	Fulwood, Preston, Lancs	102	Mrs D Jones	Llanfor Nr Bala, Gwynedd	86
Mrs E Foy	Nelson, Lancashire	88	Mrs FM Jones	Park Gate, Southampton	95
Mr WAG Franklin	Eastbourne, East Sussex	88	Mr AJ Kinder	Fareham, Hampshire	84
Mrs A Fulkes	Colchester, Essex	92	Mrs WM Knight	West Yorkshire	92
Mr FR Garbett	Pontefract	91	Mrs C Lambi	Colchester, Essex	90
Mrs ET Gibson	Kent	91	Mrs JV Large	Chepstow, Gwent	88
Mrs E Gill	Sheffield	90	Mr PJ Lawrence	Emsworth, Hampshire	80
Mrs J Goddard	Northwich, Cheshire	83	Mrs BL Lawson	Christchurch, Dorset	92

Miss JM Leigh	Shirley, Southampton	84	Mrs EE Norris	Shoreham Lane, Sevenoaks, Kent	90
Mr GWJ Leith	Berkshire	76	Mr CB Oakley	Evesham, Worcs	63
Mrs V Lewis	Wembury, Plymouth	89	Mr BP Pain	London	94
Mr DT Lindop	Gloucester	72	Mrs IJ Palmer	The Street, Rotherwick, Hook	81
Mr B Lister	Leeds	83	Mrs GB Pickard	Hawkinge, Kent	91
Mr GP Liversidge	Nr. Barnsley, Sth Yorks	79	Mr RT Rae	Kirkcudbright	83
Mrs S Lomas	Peterborough	79	Mrs EJ Raven	Stoke Bishop, Bristol	95
Mrs MA Lord	Newcastle Upon Tyne	90	Mrs IL Reeds	Bedford	87
Mr CC MacGregor	Scotland	85	Mr J Rigg	Cumbria	96
Mr WJ Maddock	Bangor, Gwynedd	89	Mrs EW Roberts	Perth	67
Ms MK Mander	Swindon, Wilts	68	Miss NP Roberts	Blackwood	91
Mr EG Marshall	Pewsey, Wiltshire	87	Mrs MM Robinson	Northants	88
Mr WJ Marshall	Merseyside	73	Mr GA Ross	Ross-shire	80
Mrs CM Martin	Vancouver, Canada	92	Mrs HM Rowlands	Newmarket	89
Mr HN Martin	Clevedon, Somerset	88	Mr JC Scott	Howwood	86
Mr PL Matthews	Essex	64	Mrs AM Sellick	Glos.	84
Mr M McAreavey	Radstock	71	Mrs M Shields	Kilmarnock, Strathclyde	70
Mr TW McDonald	Strathclyde	83	Mr RP Shrubsole	Kent	84
Mr S McKeown	Ormskirk	79	Mr AJ Simmons	Surrey	80
Mr MP Milligan	Milngavie, Glasgow	75	Mrs CA Slade	Wellington, Somerset	68
Mrs TP Mitchell	Newmarket, Suffolk	81	Mrs OE Smart	Heysham Village, Lancashire	100
Mrs KE Morgan	Somerset	80	Mrs D Smith	Nr Chippenham, Wilts	87
Mr M Muir	Strathclyde	75	Mr AG South	Forest Hill, London	87
Mr K Munro	Worsley, Manchester	74	Mrs JE Stevens	Bognor Regis, West Sussex	80

Mr JE Stocks	Ashford, Nr Barnstaple, Devon	78
Mrs B Stubbings	Norton, North Yorkshire	85
Mrs JS Tait	Edinburgh	79
Mr A Tapping	Northampton	66
Mr DC Thompson	Great Yarmouth, Norfolk	85
Mr HW Thompson	Peterborough	73
Mrs MP Wallace	Littleborough, Rochdale	95
Mr W Ward	York	88
Mrs D Watts	Wakefield, West Yorkshire	70
Mrs MS Webster-Dowsing	Kent	73
Mr K Wedderburn	Tain, Ross-Shire	79
Mr BJ Wells	Milford On Sea, Hampshire	83
Mrs JC White	Dunham Hill, Frodsham	97
Mr RC Whittaker	Poynton, Stockport Cheshire	93
Mr DF Widdowson	East Sussex	70
Mrs BI Wilkinson	Devon	87
Mr MW Wilks	Surrey	83
Mr RA Wilson	Hants	84
Mr EG Witt	Chippenham, Wiltshire	78

LONDON LIFE

Miss MJ Gunnell	Stonehouse, Gloucestershire	93
Mr JB Knight	Somerset	80
Mr RGS Miles	Felpham, Bognor Regis	83
Mr JLH Moore	Hove	95
Mrs H Ridge	Tyne & Wear	61
Mrs SE Romer	Hove, East Sussex	91

NPI

Mr M Cooper	Sutton Coldfield	67
Mr DB Emanuel	Rainham, Kent	76
Mr J Gemmell	Tyne & Wear	80
Mr PW Griffith	St Asaph, Denbigshire	82
Mr PG Humphries	Surrey	80
Mrs PM Humphries	Surrey	83
Mrs KF Patrick	Tunbridge Wells, Kent	83
Mrs MA Smith	Essex	94
Mrs M Stiff	Essex	69
Mr RA Sture	Ontario, Canada	67
Ms M Toner-Evans	Cardiff	66

DIARY OF EVENTS

A – BISHOPS STORTFORD

Brian Perlow – 0208 501 4376

2 September 2015 – Luncheon

2 December 2015 – Luncheon

B – KENT AND SOUTH EAST

Mike Howlin – 01843 867531

26 November 2015 – Christmas Luncheon at Grasshopper on the Green, Westerham, TN16 1AS

C – SOUTHERN AREA

Frank Lewry – 02380 695461

CC – CUMBRIA

Allan Hodgson – 01900 603171

David Green – 01900 824289

D – DEVON, CORNWALL, SOMERSET

Mike Wall – 01395 274084

E – SOUTH WALES

John Jones – 01267 221113

Non-members also welcome. Please contact John direct.

F – NORFOLK, SUFFOLK, CAMBRIDGESHIRE

Ray Fradley – 01787 280043

25 November 2015 – Christmas luncheon at Diss Golf Club

G – WEST MIDLANDS

Geoff Barlow – 01922 477018

L DIVISION – NORTHERN IRELAND

Ross Hussey – 02882 244368

M & CC

Brian Mann – 01772 495257

N – NOTTINGHAM

Peter Norris – 0115 981 4347

18 November 2014 – Luncheon

P – BRISTOL

Gerald Horseman – 01179 865922

9 July 2015 – summer outing – destination to be confirmed

26 November 2015 – pre-Christmas carvery luncheon, 1pm at Lansdown Golf Club, Bath.

New members always welcome

S – DURHAM

Rodney Booth – 01325 789030

T – YORKSHIRE, DERBYSHIRE, NOTTINGHAMSHIRE

Keith Smith – 0113 2812250

3 December 2015 – Christmas luncheon at Holiday Inn
J36 Doncaster

7 January 2016 – ‘Showboat’ at the Crucible Theatre,
Sheffield

V – NORTH & MID WALES, SHROPSHIRE, CHESTER

Wilf Beaumont – 01352 710848

X – NORTHAMPTON

Ray Williams – 01604 754139

2 December 2015 – Christmas lunch, venue to be confirmed

NPI

Paul Marsh – 01892 655230

CROYDON

Robert Rose – 01778 394389

LONDON LIFE

Chris Essex – 01225 873878

PEARL PENSIONERS CLUB – PETERBOROUGH

Tony King – 01733 265589

Further information on all trips can be obtained from
Terry Moon on 01733 262382 or
email: terry.moon19@hotmail.com

Every Monday, 2pm – Snooker at Orton Southgate Club.

Monthly Walk

Music Society

Second Thursday in each month, 2.30pm – Meeting at
Alwalton Village Hall.

PEARL CHIEF OFFICE

Ken McAleer, 212 Lynmouth Avenue, Morden,
Surrey, SM4 4RP

17 October 2015 – 50th Anniversary luncheon at Rosewood
London hotel, High Holburn, London

10 May 2016 – AGM Victory Services Club, Marble
Arch, London

YOUR CONTACTS

If you have a general query about your pension then you should contact the Scheme Administrators in Peterborough:

First Actuarial LLP
First House
Minerva Business Park
Lynch Wood
Peterborough
PE2 6FT

Telephone: 01733 393020 Fax: 01733 393049

Email: pearl@firstactuarial.co.uk

www.pearlstaffpensionscheme.co.uk

For payslip queries contact the Payroll Department: Telephone: 01733 393020

For policy queries, contact the Helpline: Telephone: 0845 882 8121

IMPORTANT – Keeping our records up to date: It is important to inform the Scheme Administrators if there is a change in your personal circumstances or address. Contact details are above.



Designed and produced by Wordshop
Our environmental and data protection
policies can be seen online,
www.wordshop.co.uk